

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA
REPORT OF ACTION TAKEN
MEETING OF CREDITORS

In re:

RAQUEL MERCADO HERNANDEZ

Case No. 10-06205-ESL

Chapter 13

Attorney Name: JUAN O CALDERON LITHGOW*

I. Appearances

Debtor ☒ Present ☐ Absent
Joint Debtor ☐ Present ☐ Absent
Attorney for Debtor ☒ Present ☐ Absent
☐ Pro-se
☐ Substitute _____

Date: August 11, 2010

Time: 10:59 am Track: 013
☐ This is debtor(s) 1st Bankruptcy filing.

Liquidation Value: A.B.D

Creditors

N. Melchor - First Bank

II. Oath Administered

☒ Yes ☐ No

III. Documents Filed/Provided

☒ Schedules
☒ Statement of Financial Affairs (SOFA)
☒ Statement of Current Monthly Income (SCMI)
☒ Credit counseling briefing certificate (CCC)
☐ Waiver requested by debtor(s)
☐ DSO Certificate

☐ DSO Recipient's information

☐ State Tax Returns _____ ☐ Returned *

☐ Federal Tax Returns _____ ☐ Returned

☐ Evidence of income (60 days prior to petition)

* SC 2781 no taxable income

IV. Status of Meeting ☒ Closed ☐ Not Held ☐ Continued _____ at _____

V. Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

☐ Feasibility
☐ Insufficiently funded
☐ Unfair discrimination
☐ Fails liquidation value test
☐ Fails disposable income test (I & J)
☐ No provision for secured creditor(s)

☐ No DSO certificate (Post-petition)

☐ Evidence of income

☐ Missing ☐ Incomplete

☐ Stmt. of Current Monthly Income

☐ Incomplete ☐ Missing

☐ Fails commitment period ☐ Fails Disp. Income

☐ Certificate of Credit briefing

☐ Missing ☐ More than 180 days

☐ Issuer not certified by U.S.T.

☐ Treat value of collateral separately

☐ No provision for insurance

☐ Tax returns missing

☐ Incomplete schedules

☐ Incomplete S.O.F.A.

☐ Other: _____

☐ State - years _____

☐ Federal - years _____

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VI. Plan

(Cont.)

Date: July 11, 2010 Base \$ 9,000.00 ☒ Filed Evidence of Pmt shown: _____

Payments 0 made out of 10 due. ☐ Not Filed

VII. Confirmation Hearing Date: September, 22, 2010

VIII. Attorney's fees as per R. 2016(b)

\$3,000.00 - \$ 500.00 = \$ 2,500.00

IX. Documents to be provided w/in ____ days

☐ Amended schedules _____

☐ Amended S.O.F.A. _____

☐ Insurance estimate _____

☐ Amended plan _____

☐ Assumption/Rejection executory contract _____

☐ Business Documents _____

☐ Monthly reports for the months _____

☐ Appraisal _____

☐ State tax returns years _____

☐ Public Liability Insurance _____

☐ Federal tax returns years _____

☐ Premises _____

☐ Correct SS # (Form B21)

☐ Vehicle(s) _____

☐ Debtor ☐ Joint debtor

☐ Licenses issued by: _____

☐ Other: _____

☐ M.T.D. to be filed by Trustee: Debtor(s): ☐ failed to appear; ☐ failed to commence payments;

☐ failed to keep payments current; ☐ does (do) not qualify as a debtor (§109); _____

☐ Other: _____

COMMENTS

Debtor is to amend schedule B to include her interest in father's estate (she is 1 of 5 with widow to be included) property a house valued at 78,000 in 2008 and has a mortgage subsidy that Debtor states is paid but if mother dies or sells house subsidy has to be re-paid \$40,000. This is strange to me (unusual) thus we requested the mortgage deed.

Alejandro Oliveras Rivera

Trustee/Presiding Officer

Date: August 11, 2010

(Rev.)